

**Information to identify the case:**

Debtor 1	<u>Mitchell R. Steele Jr.</u>	Social Security number or ITIN	xxx-xx-2455
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Shannon L. Steele</u>	Social Security number or ITIN	xxx-xx-8876
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-23303-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Mitchell R. Steele Jr.

Shannon L. Steele  
fka Shannon L. McAlister

9/13/24

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Mitchell R. Steele, Jr.  
Shannon L. Steele  
Debtors

Case No. 19-23303-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 13, 2024

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Mitchell R. Steele, Jr., Shannon L. Steele, 723 Lowry Avenue, Jeannette, PA 15644-2660
15108770	+ Clerk of Courts, 2 N. Main Street, Suite 101, Greensburg, PA 15601-2405
15108772	+ Credit Union Bank, 6801 S. Cimarron Road, Las Vegas, NV 89113-2273
15108773	+ Crosina George, 188 Burrell Hill Road, Penn, PA 15675-1100
15108775	+ Diversified Consultants Inc., 10550 Deerwood Park Blvd., Suite 708, Jacksonville, FL 32256-2810
15108776	+ Elliott Federal Credit Union, 920 N. Fourth Street, Jeannette, PA 15644-1499
15108778	+ First National Bank of Pennsylvania, c/o Bernard C. John, Esquire, AAS Debt Recovery Inc., P.O. Box 129, Monroeville, PA 15146-0129
15108781	+ MBM Collections, LLC, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15108785	+ PNC Bank, National Association, c/o Michael T. McKeever, Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15152012	++ TEMPOE LLC DBA WHY NOT LEASE IT, ATTN BOB HOLWADEL, 720 EAST PETE ROSE WAY SUITE 400, CINCINNATI OH 45202-3576 address filed with court.; Tempoe, LLC dba Why Not Lease It, 720 East Pete Rose Way, Ste. 400, Cincinnati, OH 45202
15108788	+ Westmoreland Christian Academy, 538 Rugh Street, Greensburg, PA 15601-5616
15108789	+ Westmoreland County Tax Claim Bureau, 40 N. Pennsylvania Avenue, Suite 109, Greensburg, PA 15601-2341

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 14 2024 03:31:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 13 2024 23:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 14 2024 03:31:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 13 2024 23:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Sep 14 2024 03:31:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Sep 14 2024 03:31:00	Exeter Finance LLC, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15142288	Email/PDF: resurgentbknofications@resurgent.com	Sep 13 2024 23:43:03	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Sep 13, 2024

Form ID: 3180W

Total Noticed: 40

15108769	EDI: CAPITALONE.COM	Sep 14 2024 03:31:00	Capital One Bank USA NA, P.O. Box 85015, Richmond, VA 23285
15120382	EDI: CAPITALONE.COM	Sep 14 2024 03:31:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15139662	Email/PDF: bncnotices@becket-lee.com	Sep 13 2024 23:53:58	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15108771	+ Email/Text: bankruptcy@firstenergycorp.com	Sep 13 2024 23:33:00	Collection Service Center, Inc., 839 Fifth Avenue, New Kensington, PA 15068-6303
15108774	+ Email/PDF: pa_dc_claims@navient.com	Sep 13 2024 23:43:38	Department of Education/Navient, P.O. Box 9655, Wilkes Barre, PA 18773-9655
15108777	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Sep 13 2024 23:43:36	Exeter Finance, P.O. Box 166097, Irving, TX 75016-6097
15134992	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Sep 13 2024 23:43:03	Exeter Finance LLC, P.O. Box 167399, Irving, TX 75016-7399
15108779	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 13 2024 23:32:00	Kohls/Capital One, P.O. Box 3115, Milwaukee, WI 53201-3115
15147285	Email/PDF: resurgentbknotifications@resurgent.com	Sep 13 2024 23:42:39	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15125873	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Sep 13 2024 23:32:00	NAVIENT SOLUTIONS, LLC. ON BEHALF OF, Ascendium Education Solutions, Inc., Po Box 8961, Madison, WI 53708-8961
15108782	+ EDI: NAVIENTFKASMSERV.COM	Sep 14 2024 03:31:00	Navient, P.O. Box 9655, Wilkes Barre, PA 18773-9655
15139808	EDI: MAXMSAIDV	Sep 14 2024 03:31:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
15195099	Email/Text: blegal@phfa.org	Sep 13 2024 23:33:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
15125097	+ Email/Text: bncnotifications@pheaa.org	Sep 13 2024 23:33:00	PHEAA, PO Box 8147, Harrisburg PA 17105-8147
15108784	+ Email/Text: bncnotifications@pheaa.org	Sep 13 2024 23:33:00	PHEAA, 1200 N. 7th Street, 4th Floor, Harrisburg, PA 17102-1444
15146564	Email/Text: Bankruptcy.Notices@pnc.com	Sep 13 2024 23:32:00	PNC Bank, NA, Attn: Bankruptcy, P.O. Box 94982, Cleveland, OH 44101
15108780	Email/Text: signed.order@pfwattorneys.com	Sep 13 2024 23:32:00	LVNV Funding LLC, c/o Ian Z. Winograd, Esquire, Pressler, Felt & Warshaw, LLP, 400 Horsham Road, Suite 110, Horsham, PA 19044
15108783	+ Email/Text: blegal@phfa.org	Sep 13 2024 23:33:00	Pennsylvania Housing Finance Agency, 211 N. Front Street, Harrisburg, PA 17101-1406
15108786	^ MEBN	Sep 13 2024 23:31:11	Receivables Mgmt. Svcs. LLC, 240 Emery Street, Bethlehem, PA 18015-1980
15117661	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Sep 13 2024 23:42:41	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
15108787	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Sep 13 2024 23:42:41	Regional Acceptance Corporation, P.O. Box 580075, Charlotte, NC 28258-0075
15140098	EDI: NAVIENTFKASMSERV.COM	Sep 14 2024 03:31:00	VL FUNDING, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
15136868	+ Email/Text: bankruptcy@firstenergycorp.com	Sep 13 2024 23:33:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 30

District/off: 0315-2  
Date Rcvd: Sep 13, 2024

User: auto  
Form ID: 3180W

Page 3 of 3  
Total Noticed: 40

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr		Regional Acceptance Corporation
15140324	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION blemon@kmlawgroup.com lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Regional Acceptance Corporation kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Maureen Kroll	on behalf of Joint Debtor Shannon L. Steele maureen@mkroll.comcastbiz.net lisa@mkroll.comcastbiz.net
Maureen Kroll	on behalf of Debtor Mitchell R. Steele Jr. maureen@mkroll.comcastbiz.net, lisa@mkroll.comcastbiz.net
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 7